

**In The Claims:**

**Cancel** claims 5-42 and 47-89 without prejudice or disclaimer.

**REMARKS**

In the office action mailed December 9, 2002, the Examiner asserted that the pending claims were directed to several patentably distinct species of the claimed invention. As a result, the Examiner indicates that Applicants are required under 35 U.S.C. 121 to elect a single disclosed species for prosecution on the merits.

Applicants respectfully elect species number (1), which the Examiner describes as "a method for conducting a transaction." *Office Action, December 9, 2002 at par 1.* In line with this species election, Applicants elect the following claims for prosecution on the merits:

Claims 1, 2, 3, 4, 43, 44, 45 and 46.

Also, the Examiner is encouraged to contact the undersigned directly at (312) 984-7619 should there be any issues that he may be of assistance in.

Respectfully submitted,

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